

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 15-12477-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kenneth M. Frank  
2321 Burroughs Avenue  
Northfield, NJ 08225

Kim B. Frank  
2321 Burroughs Avenue  
Northfield, NJ 08225

Social Security No.:

xxx-xx-2762

xxx-xx-7805

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 21, 2015.

On 12/13/2016 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: January 18, 2017  
Time: 10:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 14, 2016  
JJW: lgr

James J. Waldron  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kenneth M. Frank  
 Kim B. Frank  
 Debtors

Case No. 15-12477-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Dec 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2016.

db/jdb +Kenneth M. Frank, Kim B. Frank, 2321 Burroughs Avenue, Northfield, NJ 08225-1063  
 515326944 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047  
 515545256 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 515326945 Bank of America, PO Box 5170, Simi Valley, CA 93062-5170  
 515563600 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 515326947 Citi Cards, PO Box 182532, Columbus, OH 43218  
 515326948 +Discover, C/O Peter Fish, Esq, 1101 Laurel Oak Road, Suite 130, Voorhees, NJ 08043-4322  
 516294028 Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408  
 516294029 Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408  
 Educational Credit Management Corporatio, PO Box 16408, St. Paul, MN 55116-0408  
 515326949 FIA Card Services, PO Box 15726, Wilmington, DE 19886-5726  
 515326950 +Kivitz McKeever Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 515374576 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 516412625 +PennyMac Loan Services, LLC as servicer for, Bank of America, N.A.,  
 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602  
 516412626 +PennyMac Loan Services, LLC as servicer for, Bank of America, N.A.,  
 6101 Condor Drive, Suite 200, Moorpark, CA 93021, PennyMac Loan Services, LLC as servicer,  
 Bank of America, N.A. 93021-2602  
 515326952 US Department of Education, P.O. Box 530260, Atlanta, GA 30353-0260  
 515377079 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657  
 515326953 Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 14 2016 23:09:11 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 14 2016 23:09:09 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515347035 E-mail/Text: mrdiscen@discover.com Dec 14 2016 23:08:17 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 515563074 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 14 2016 23:39:19  
 Portfolio Recovery Associates, LLC, c/o Lowes Project Card, POB 41067, Norfolk VA 23541  
 515563083 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 14 2016 23:39:19  
 Portfolio Recovery Associates, LLC, c/o Radio Shack, POB 41067, Norfolk VA 23541  
 515563019 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 14 2016 23:39:52  
 Portfolio Recovery Associates, LLC, c/o Sears Charge Plus, POB 41067, Norfolk VA 23541  
 515467274 E-mail/Text: bnc-quantum@quantum3group.com Dec 14 2016 23:09:01  
 Quantum3 Group LLC as agent for, RaZor Capital I LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 515326951 +E-mail/PDF: gecsed@recoverycorp.com Dec 14 2016 23:17:03 Synchrony Bank/Lowes,  
 P.O. Box 965004, Orlando, FL 32896-5004

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515326946 ##+Bank of America, PO Box 17054, Wilmington, DE 19850-7054

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Dec 14, 2016

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A.  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin C. Fayette on behalf of Debtor Kenneth M. Frank lawoffices@quigleyfayette.com  
Kevin C. Fayette on behalf of Joint Debtor Kim B. Frank lawoffices@quigleyfayette.com  
William M. E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicer for  
Bank of America, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicer for  
Bank of America, N.A. ecf@powerskirn.com

TOTAL: 8